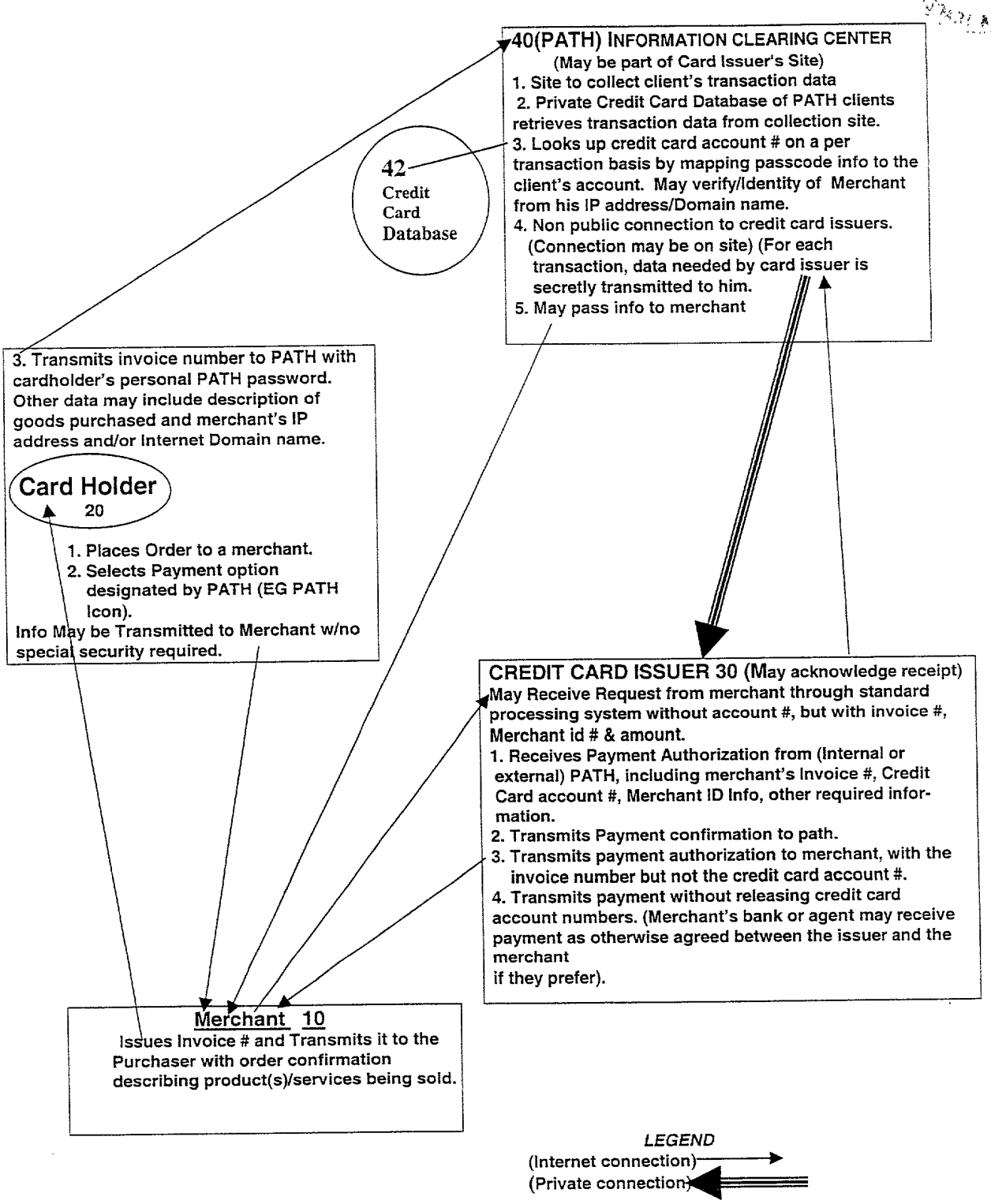
40(PATH) INFORMATION CLEARING CENTER
(May be part of Card Issuer's Site)
1. Site to collect client's transaction data
2. Private Credit Card Database of PATH clients retrieves transaction data from collection site.
3. Looks up credit card account # on a per transaction basis by mapping passcode info to the client's account. May verify/Identity of Merchant from his IP address/Domain name.
4. Non public connection to credit card issuers. (Connection may be on site) (For each transaction, data needed by card issuer is secretly transmitted to him.
5. May pass info to merchant
42
Credit Card Database
3. Transmits invoice number to PATH with cardholder's personal PATH password. Other data may include description of goods purchased and merchant's IP address and/or Internet Domain name.
Card Holder
20
1. Places Order to a merchant.
2. Selects Payment option designated by PATH (EG PATH Icon).
Info May be Transmitted to Merchant w/no special security required.
CREDIT CARD ISSUER 30 (May acknowledge receipt)
May Receive Request from merchant through standard processing system without account #, but with invoice #, Merchant id # & amount.
1. Receives Payment Authorization from (Internal or external) PATH, including merchant's Invoice #, Credit Card account #, Merchant ID Info, other required information.
2. Transmits Payment confirmation to path.
3. Transmits payment authorization to merchant, with the invoice number but not the credit card account #.
4. Transmits payment without releasing credit card account numbers. (Merchant's bank or agent may receive payment as otherwise agreed between the issuer and the merchant
if they prefer).
Merchant 10
Issues Invoice # and Transmits it to the Purchaser with order confirmation describing product(s)/services being sold.
LEGEND
(Internet connection)
(Private connection)

Figure 1

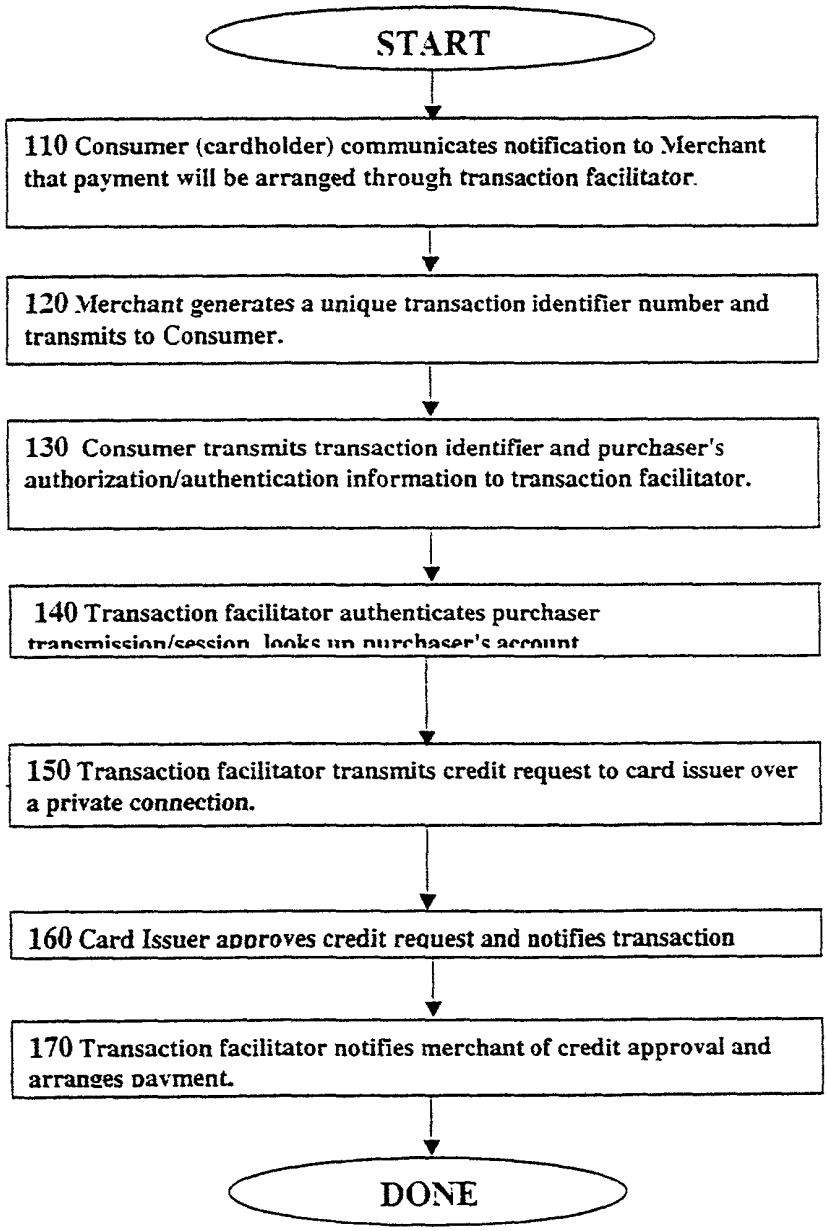

Figure 2a: Example Transaction Flow: Transaction Facilitator and Card Issuer are separate entities

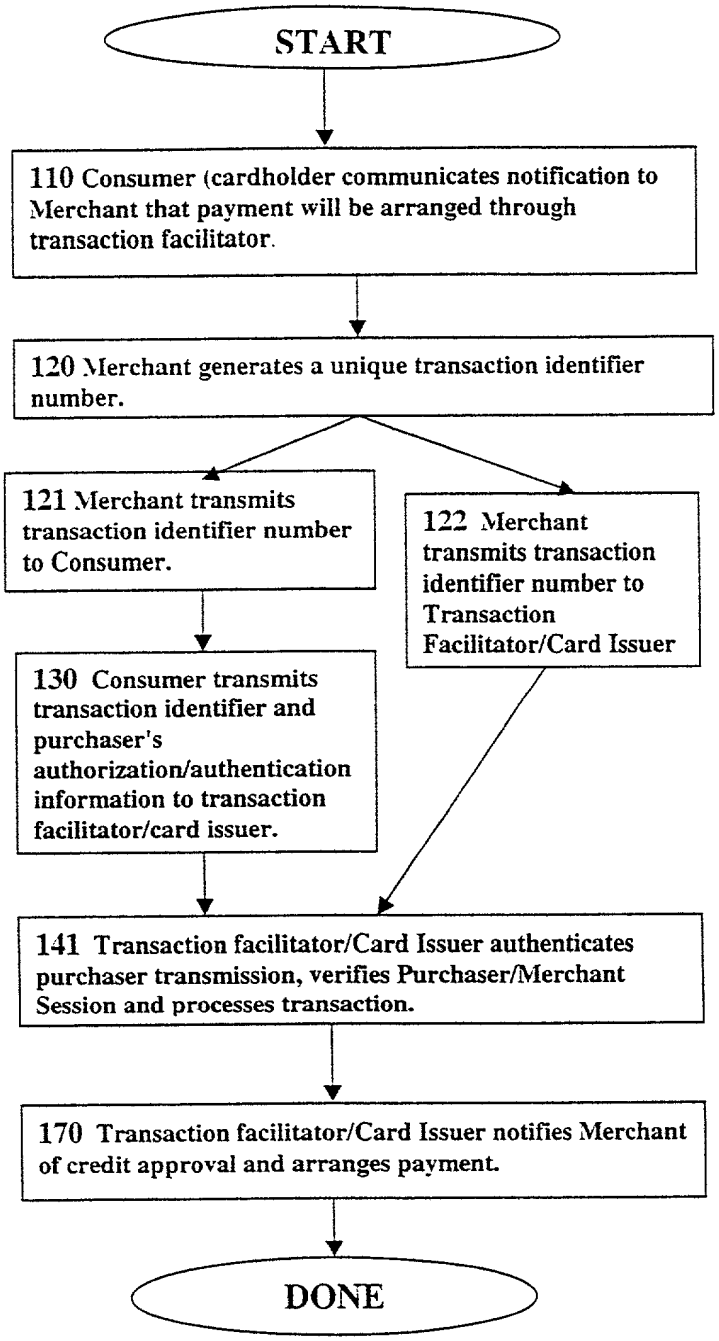

Figure 2b: Example Transaction Flow: Transaction facilitator and card issuer are Combined in the same entity

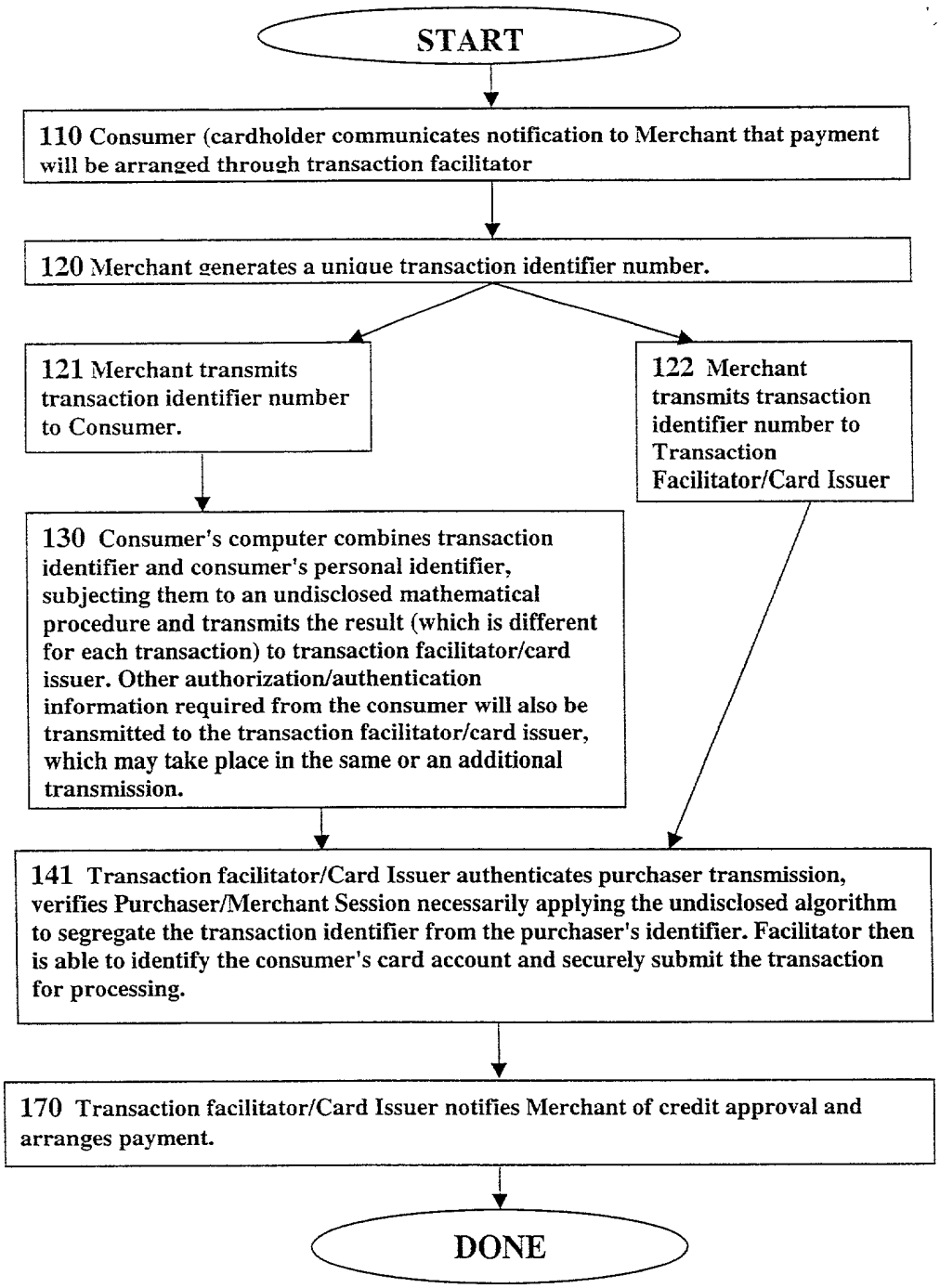

Figure 2c: Example Transaction Flow: Transaction facilitator and card issuer are combined in the same entity-

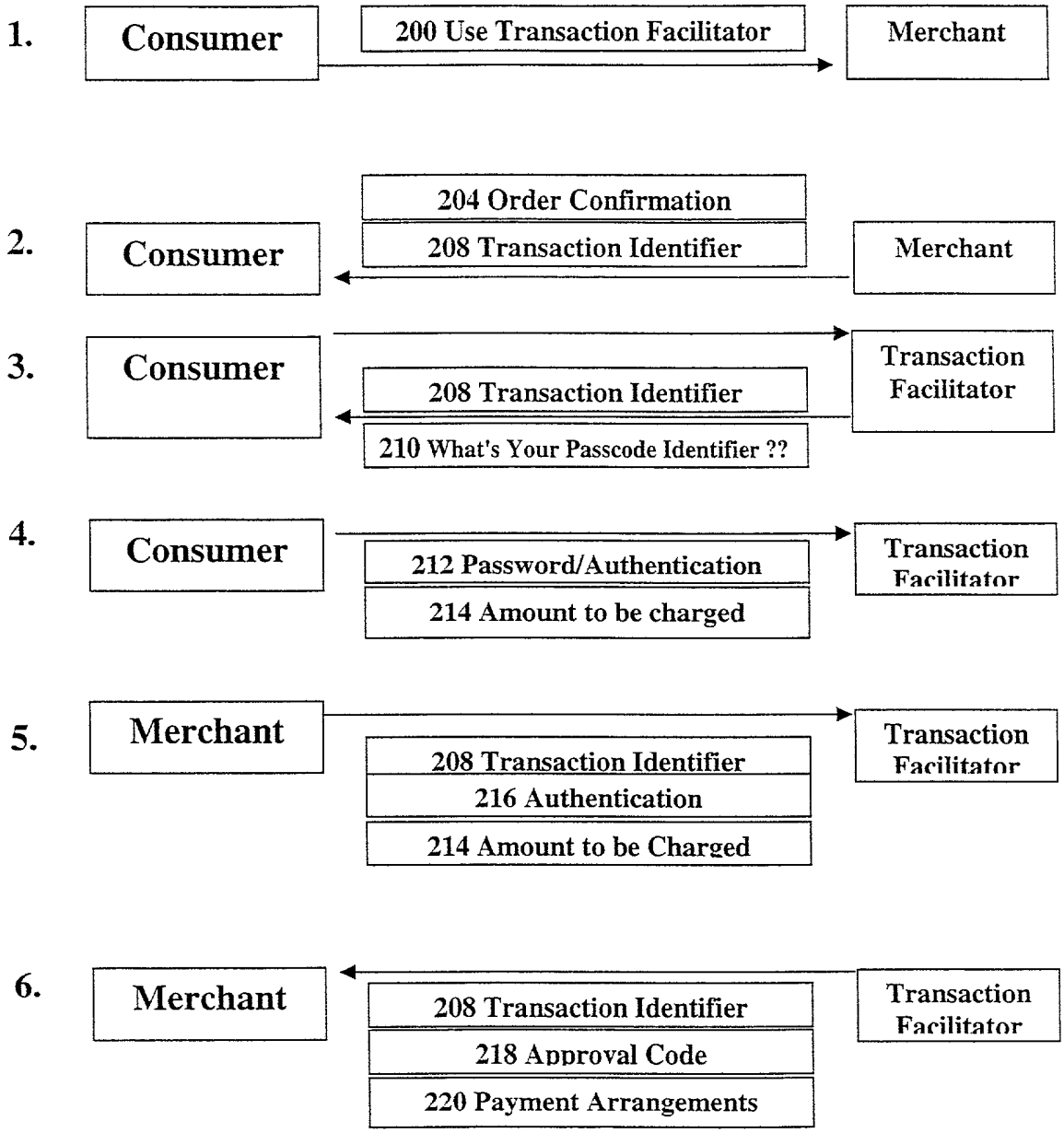

Figure 3a: Information Flow:
Order Confirmation Method
Merchant-Facilitator compatibility Enabled

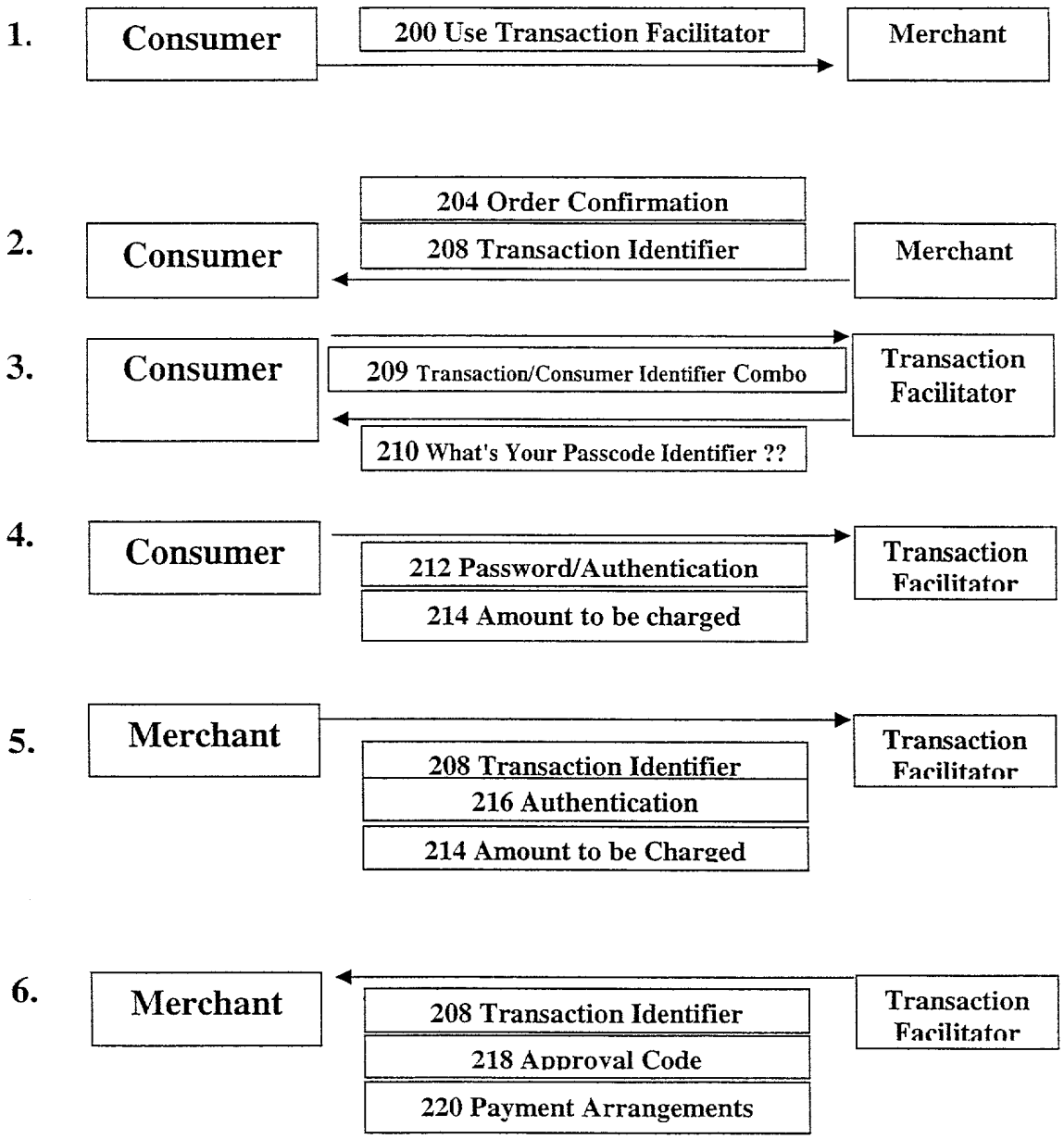

Figure 3b: Information Flow:
Order Confirmation Method
Merchant-Facilitator compatibility Enabled

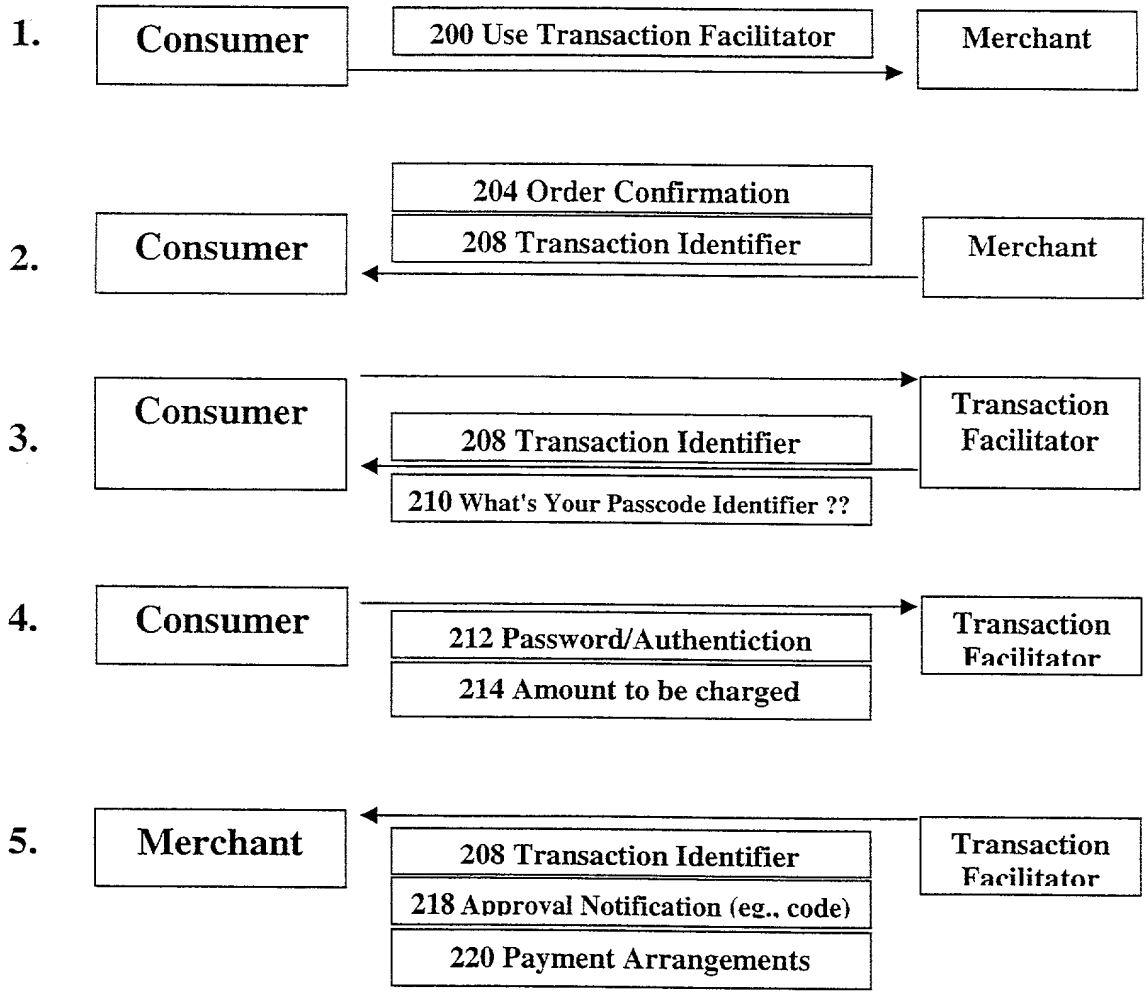

Figure 4: Information Flow:
Order Confirmation Method
Merchant-Facilitator compatibility Pending

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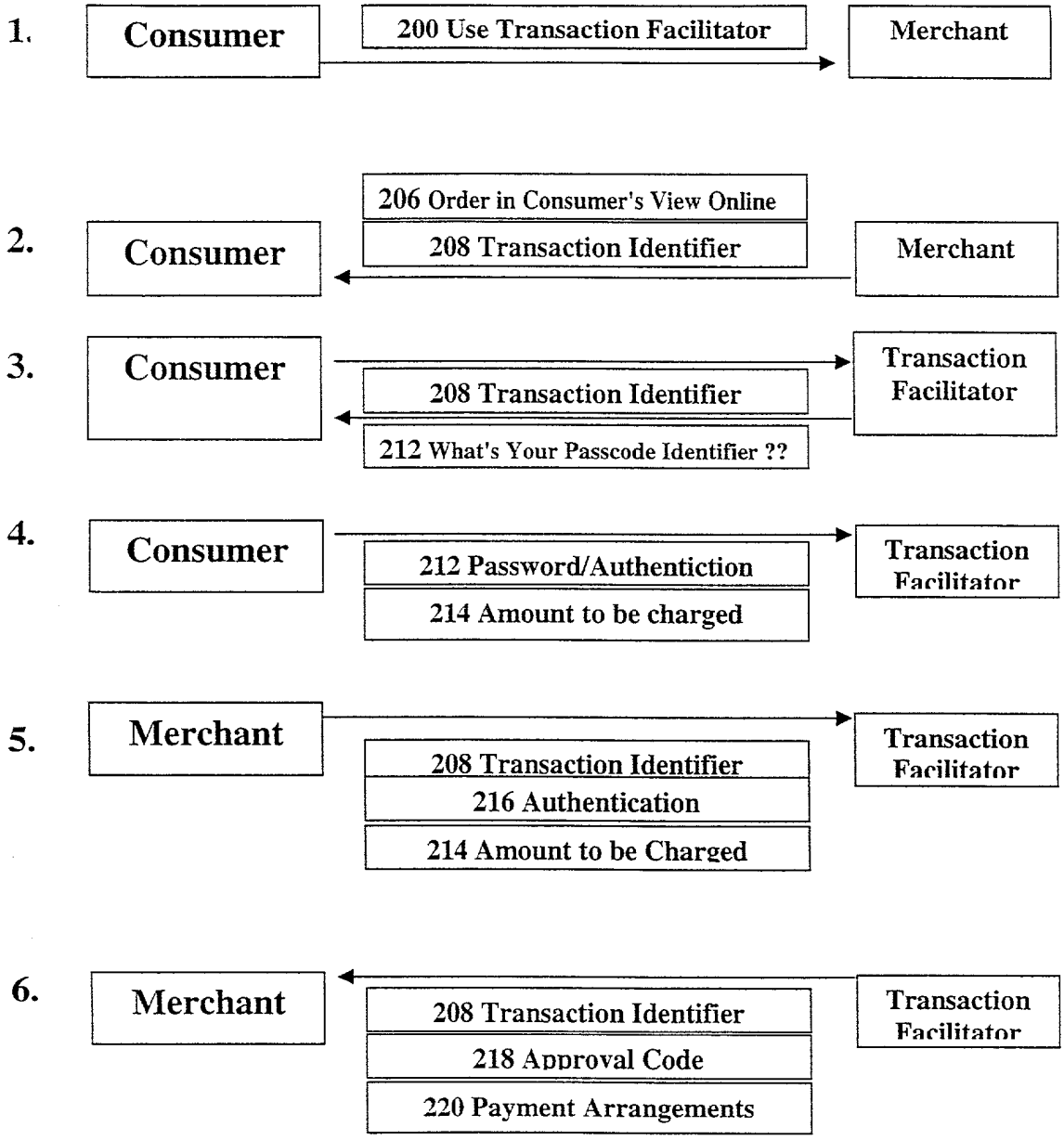

Figure 5: Information Flow:
Order in View on line Method
Merchant-Facilitator compatibility Enabled

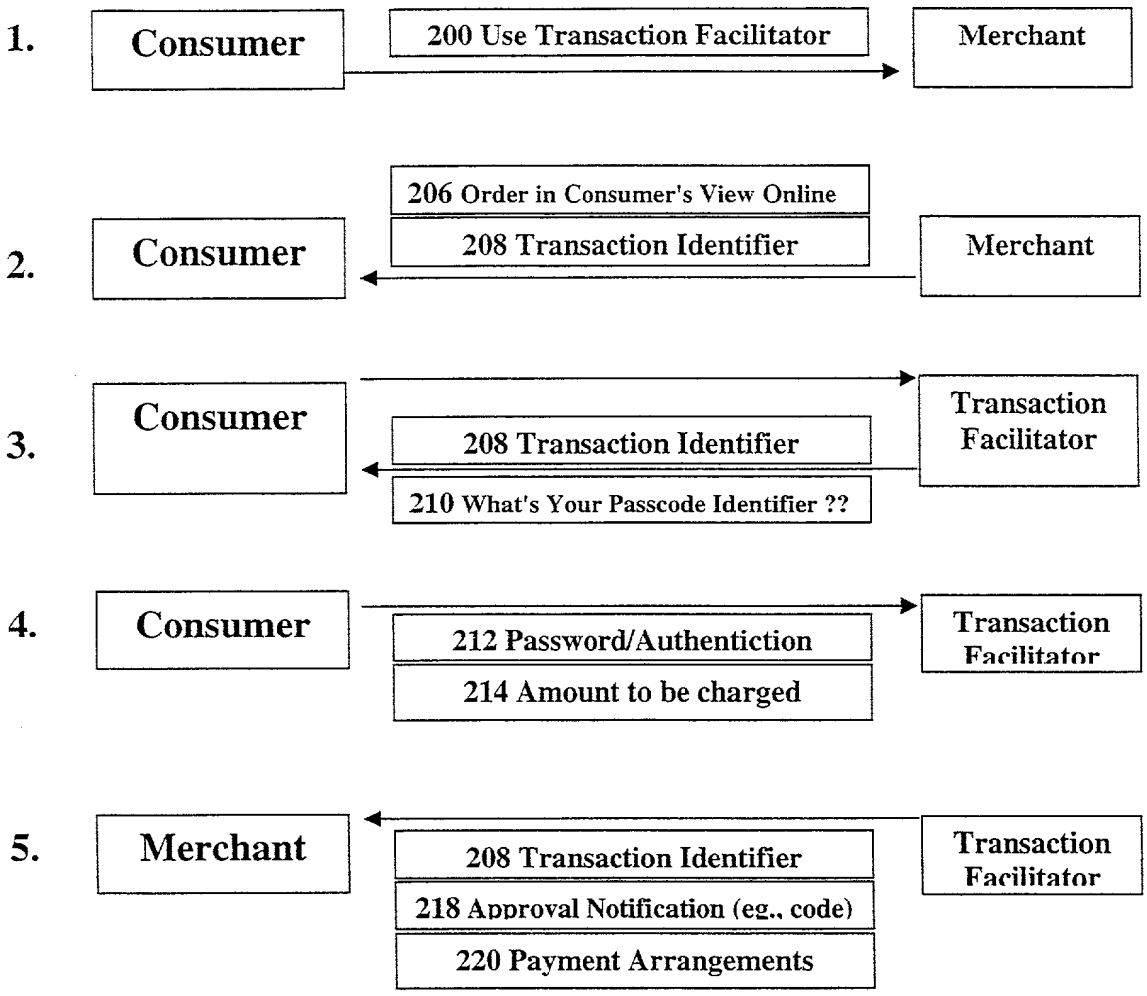

Figure 6: Information Flow:
Order in View on line Method
Merchant-Facilitator compatibility Pending

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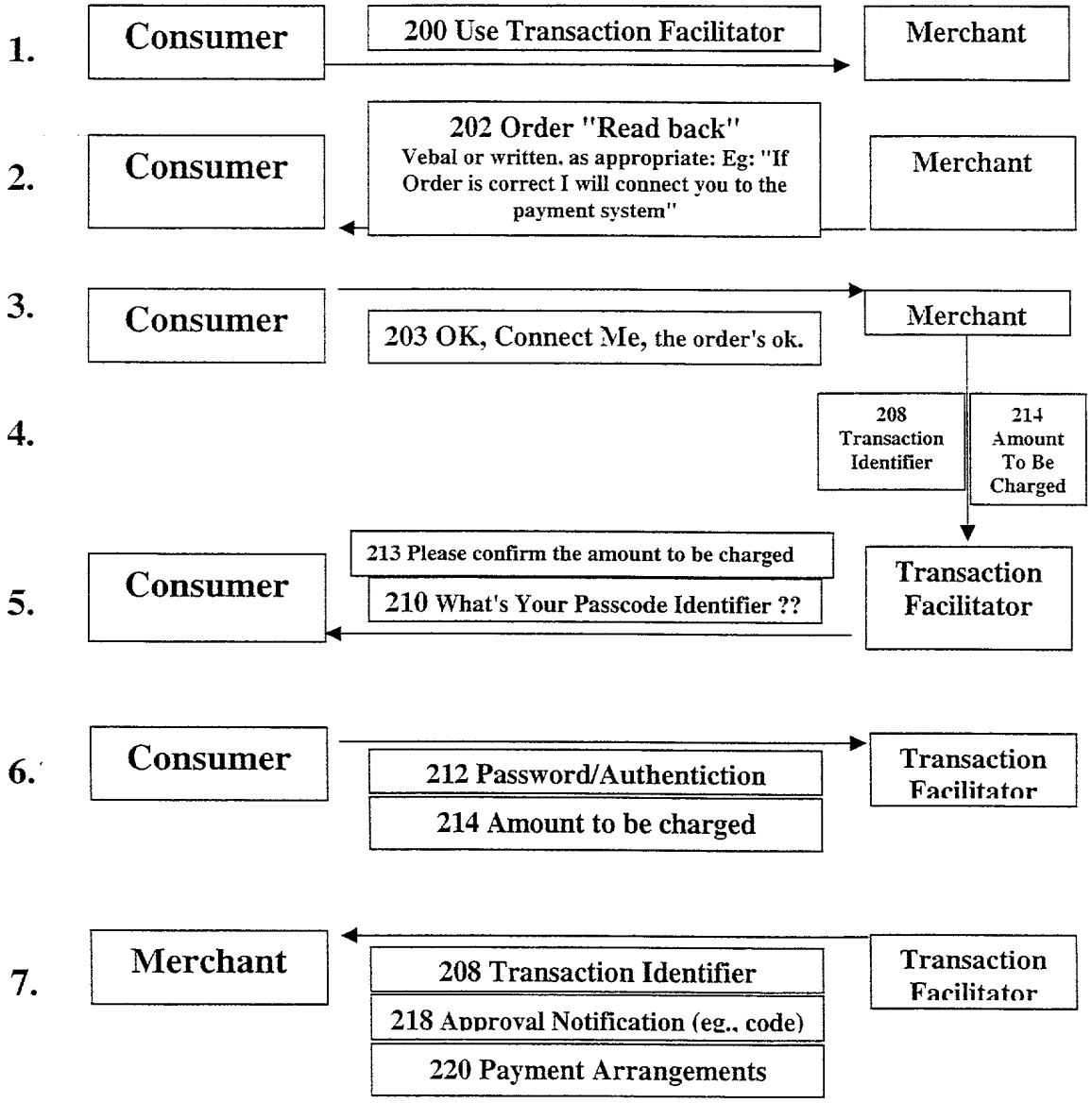

Figure 7: Information Flow:
Telephone or Portable Device Orders Method
Merchant-Facilitator compatibility Enabled

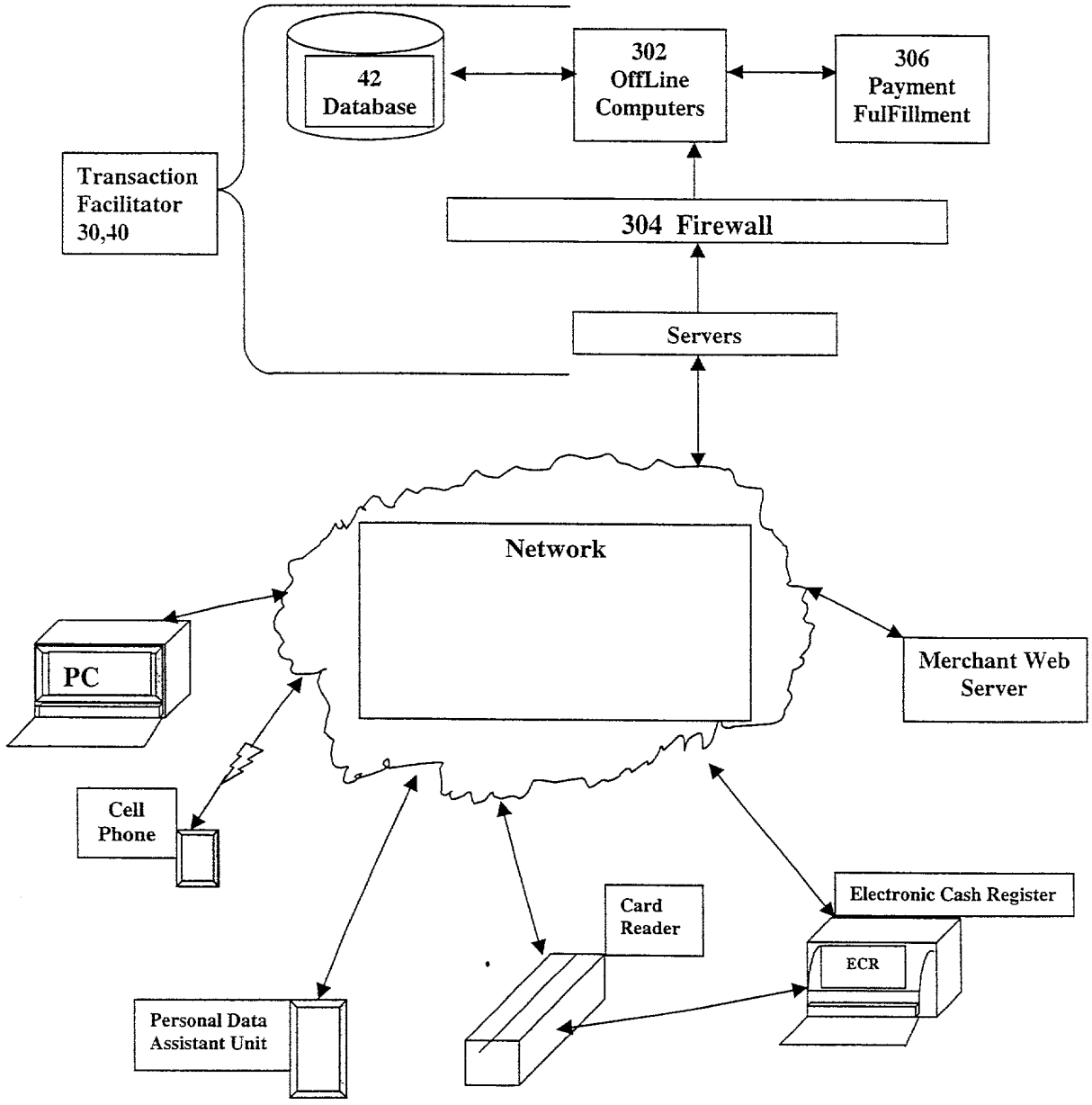

Figure 8- Example Transaction System